
By: **Delegate Hurson**
Introduced and read first time: February 13, 2004
Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Medical Malpractice Insurance - Base Rates**

3 FOR the purpose of providing that if an insurer charges different rates for different
4 medical specialties or combinations of medical specialties, the base rate paid by
5 the highest-rated medical specialty or combination of medical specialties may
6 not be greater than a certain percentage of the base rate paid by the
7 lowest-rated medical specialty or combination of medical specialties; and
8 generally relating to rates for medical malpractice insurance.

9 BY repealing and reenacting, without amendments,
10 Article - Insurance
11 Section 11-205(a)
12 Annotated Code of Maryland
13 (2003 Replacement Volume)

14 BY adding to
15 Article - Insurance
16 Section 11-205(h)
17 Annotated Code of Maryland
18 (2003 Replacement Volume)

19 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
20 MARYLAND, That the Laws of Maryland read as follows:

21 **Article - Insurance**

22 11-205.

23 (a) All rates shall be made in accordance with the principles set forth in this
24 section.

25 (H) IF AN INSURER CHARGES DIFFERENT RATES FOR DIFFERENT MEDICAL
26 SPECIALTIES OR COMBINATIONS OF MEDICAL SPECIALTIES, THE BASE RATE PAID BY
27 THE HIGHEST-RATED MEDICAL SPECIALTY OR COMBINATION OF MEDICAL

1 SPECIALTIES MAY NOT BE GREATER THAN 600% OF THE BASE RATE PAID BY THE
2 LOWEST-RATED MEDICAL SPECIALTY OR COMBINATION OF MEDICAL SPECIALTIES.

3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take
4 effect October 1, 2004.